

## TABLE OF CONTENTS

Introduction	3
Current Homeless Status	4
Steps Taken to Address Current Status	6
Actions Steps Over the Next Year	10
Council Members	12
End Notes.	13

### 2008 Report to Governor James H. Douglas

### **INTRODUCTION**

As you read this report, it's cold outside. Hundreds, perhaps thousands, of Vermonters are wondering where they—and, in many cases, their children—are going to spend the night.

In the last year, homeless providers have seen their shelters nearly always full, even in the warm months, when they normally experience some vacancies and a little breathing space. Vermont's housing costs continue to run beyond many Vermonters' ability to afford them, and as the current economic problems continue, more Vermonters will either lose jobs or have their hours reduced, making their financial situations even more uncertain. Current predictions show this economic picture is unlikely to improve for at least another year.

The seventeen members of the Vermont Interagency Council on Homelessness are absolutely committed to meeting this challenge, but we are also realistic about the impact we can have in the current economic environment. We are working constantly and creatively to find resources to help people who have no home of their own, whose needs begin with a safe place to stay but do not end there and we have had successes. We are working to improve the accuracy of our data on homelessness, and we are continually refining our strategic plan for making homelessness in Vermont a thing of the past. Right now, it is not inaccurate to see our work as being done in "triage mode," as providers across the state work, almost literally, in the crisis-of-the-moment.

Vermont has several initiatives, described below, aimed at providing some immediate relief as well as putting resources, such as housing tax credits, to work at a longer-range solution. This Council will continue to search for solutions that will finally result in every Vermonter having a safe, decent and affordable place to call home.

"We're serving more people who need shelter and food, but the good news is that state agencies, donors, churches, and community groups have all really stepped up to help make sure no one's left out in the cold this winter. The new flexibility with General Assistance money and the shelter overflow funding the Legislature provided have really helped, and we may be, in that respect, better off than before." Elizabeth Ready, Director, John Graham Shelter, Vergennes.

### **CURRENT HOMELESS STATUS:**

The deteriorating economy is making Vermont's homeless situation worse as well as making it more challenging to devote resources necessary to addressing that situation.

- The 2008 Point-in-Time homelessness survey showed an increase in the homeless population of nearly 24 percent from 2007.
- ➤ People living in homeless shelters are staying there longer, and shelter operators report they have been operating on "overflow status" since late last summer.
- ➤ The unemployment rate between December, 2007 and December, 2008 rose 64 percent as the state and the nation shed jobs.
- ➤ Home and business foreclosures rose more than 35 percent from 2007 to 2008.
- ➤ While the rise in housing costs in Vermont has flattened, rents and home purchase prices continue to be unaffordable to thousands of Vermonters at a time when other basic needs are becoming more expensive.
- > Costs of developing and/or preserving affordable housing are rising, which slows the rate at which new housing can be built or existing housing can be rehabilitated.
- ➤ The Section 8 housing voucher program now has a waiting list stretching nearly three years.

The Vermont 2008 Point in Time Survey (PIT) compiled and collected by the Agency of Human Services (AHS), Vermont State Housing Authority (VSHA) and the Vermont Coalition to End Homelessness (VCEH) represents a statewide unduplicated count of homelessness on a given night in January. The data show that approximately 982 individuals (singles and individuals in families) staying in emergency shelters, motels, and streets. The same survey performed by VCEH in January 2007 identified approximately 800 individuals, including families. This is nearly a 24 percent increase in one year. According to the Point in Time survey for families with children, there are 158 HUD defined unduplicated families with 399 individuals within those families. Of the 399 individuals, 179 are children. The same survey is the same survey and the same survey is the same survey are same survey and the same survey is the same survey are same survey and same survey are same survey are same survey are same survey are same survey and same survey are same survey and same survey are same survey and same survey are same su

According to Melinda Bussino at the Brattleboro Drop In Center, during the winter of 2008 (January-March) the Brattleboro Overflow Emergency Winter Shelter was open 74 nights and provided 679 bed nights to 49 unduplicated people. The Overflow shelter re-opened on November 24, 2008, and through December 31, 2008, 38 nights, it had already provided 708 bed nights to 61 unduplicated people. This represents a doubling of the demand for emergency overflow shelter in Brattleboro in less than a year. Between November 24, 2008 and January 23, 2009 1,263 bed nights have been provided to 74 unduplicated homeless people. Many of the people served this winter are newly homeless which also included two families with young children. Ages of adults range from 18 to 73 with a significant increase of women and young adults between the age of 18 and 24.

A St. Albans shelter provider, Linda Ryan, reports, "Shelters statewide have seen a significant increase in the numbers of women and children. Most shelters have been operating in overflow status since August and the 2009 forecast predicts that it is going to get worse due to the economic meltdown."

The causes of homelessness are many and complex, but it essentially boils down to people not having enough money to pay for what they need. The rising cost of fuel and housing, property taxes, and the unstable economic climate prevent many of the lowest income Vermonters from having safe and stable housing.

According to the report *Between a Rock and a Hard Place, Housing and wages in Vermont 2008 Update,* "...A Vermont household would need an annual income of \$65,000 as well as \$14,000 in cash...to purchase a home. Sixty-five percent of Vermont's households have incomes below \$65,000."

The report also highlighted that the average Fair Market rent for a two-bedroom apartment in Vermont is approximately 49% higher than it was in 1996. Sixty-six percent of renting Vermonters earn less than the \$16.07 per hour which is needed to rent a two-bedroom apartment. Forty-seven percent of Vermont's renter households were paying more than 30% of their incomes for rent and utilities in 2006, and one-fifth of renter households were paying more than 50% of their incomes for rent and utilities.

While individuals are struggling to pay their mortgage, rent, and heating costs, the waiting list for housing subsidies such as Section 8 vouchers and Shelter Plus Care are long. Vermont State Housing Authority's Section 8 Housing Choice Voucher program waiting list continues to be closed throughout the state with 699 applicants still on the waiting list. The wait before any chance of obtaining a voucher is approximately two and a half to three years. The likelihood of people transitioning up and off the Section 8 voucher is challenging, if possible at all, due to the lack of affordable housing.

The cost of developing and preserving affordable housing is high. The Vermont Housing and Conservation Board (VHCB) estimated the cost of developing affordable housing increased at a rate of 11.8 percent per year from 1996 - 2004, although leveling off slightly to 'only' 9.4 percent from 2002 - 2004, before jumping again in 2005 with a marked increase in hard costs per square foot. The total development cost per unit for all projects (using weighted averages, not adjusted for inflation) was just under \$200,000 in 2007.

Affordability for all new housing production is largely achieved through the use of limited public funding. At the current cost per unit, the rate of production of affordable housing units per year that can be achieved using solely public funding is fewer than 300 units annually. This rate is insufficient to make a net gain on the ever increasing need. With an expected drop in Housing Credit equity housing production in 2009, there may be even less.

Many existing affordable housing projects have a substantial shortfall in capital reserves. Repairing these projects and making them energy efficient where capital reserves are insufficient will substantially reduce the availability of public funds for new, affordable housing projects. Therefore, in a best-case scenario of increased federal stimulus funding to help affordable housing production, this potential of new funding would only backfill lost money (from lower tax credit equity) to fund projects already in the pipeline and won't necessarily bring needed new units to the market.

All this is happening against the backdrop of a deteriorating global, national and local economy. According to the Vermont Department of Labor (DOL), the seasonally-adjusted unemployment rate for December 2008 was 6.4 percent, up seven-tenths of a point from the revised November rate and up 2.5 points from a year ago. Due to the rapid downturn in the economy, there has been an unusual increase in claims for unemployment throughout the past several months. Vermonters are finding it more and more challenging to pay their mortgage, rent, or utilities. While fuel prices have gone down, individuals, shelter providers, and non-profit housing providers pre-purchased fuel at a cost as high as \$4.80 per gallon. According to the Vermont Banking Division in 2007 there were 1209 foreclosed homes and businesses to a substantial increase in 2008 to 1639 homes and businesses lost. This represents a staggering 35.6 percent increase in one year. Vii

The statistics above indicate that the challenges are just beginning. According to 2-1-1 Call center statistics for the month of December 2008, the calls related to Housing/shelter/fuel needs made up more than half of all the basic need referrals. The top five causes of homelessness were reported to be: income decrease, change of circumstances (divorce, break up, etc.), unknown, eviction, and not safe in home. The volume of calls jumped from 16,532 in 2007 to 25,095 in 2008. VIII

Since October 1, 2008, The Vermont State Housing Authority (VSHA) data indicates that 26 percent (18 vouchers) Section 8 Vouchers that were issued to the agency's waiting list went to individuals or families who were homeless or at risk of homelessness due to domestic violence. There are an additional 16 individuals/families on the agency's waiting list with a 'domestic violence' preference. These individuals will be issued vouchers in the upcoming weeks, as funds become available. VSHA has not been accepting applications for Housing Choice Voucher assistance since October 31, 2007 – further, the agency did not issue any housing choice vouchers from March through December 2008. The fact that the agency's waiting list is closed, combined with the fact VSHA has not issued vouchers for the past 10 months, has certainly impacted the number of individuals and families who can be helped.

"In January alone, we saw many more people, people who'd been laid-off and whose unemployment hadn't started yet. Homelessness is always there, but we don't necessarily see it until people have run out of options. That's when we hear from them. Community organizations are really coming together and have developed relationships that have worked really well." Kendy Skidmore, Director, Bennington Coalition for the Homeless

### STEPS TAKEN TO ADDRESS THE PROBLEM:

Although the statistics above indicate there is a severe challenge ahead of us, AHS, shelter and community providers, the VICH, and the Vermont Food and Fuel Partnership have been able to keep people sheltered. Many initiatives have been put into place throughout 2008 which prevented a significant number of individuals and families from being evicted, created additional shelter beds for emergency purposes, and stabilized homes with flexible resources.

**HousingNow** — AHS is working closely with community providers, housing suppliers, and consumers to implement an initiative, HousingNow, to try to prevent the loss of housing, alleviate homelessness, and deliver services to consumers holistically. This was developed during the first few months of 2008 and implemented statewide. Services and case management are delivered through lead agencies with more efficiency based on better coordination and maximization of resources.

With the HousingNow initiative, the State's General Assistance Program (GA) administered through AHS was completely restructured in 2008. Historically the GA program had served individuals who fit in a very narrow category which in turn, added pressure on the emergency shelters and created need for motel rooms for people who are homeless. The program often perpetuated the dire state of those who are in crisis and were restricted from obtaining assistance. Through foresight from the Administration and legislative approval, we were able to provide better assistance up front. The working rules indicate, "... [*This program*] is intended to make GA benefits more flexible so that workers can make the benefit fit the problem, not the problem fit the benefit. It also intends to combine benefits with services and generally requires the applicants to participate in helping to help them with support to keep housing or obtain it." GA expenditures will exceed the projected FY'09 allocation. There was a commitment within the Administration through the AHS to increase funding for GA by \$1.9M in this fiscal year to address the need within the communities.

**Food and Fuel** — Vermont made a commitment to help people who were at risk of losing their housing, unable to meet their fuel demands, or likely to go without food. The Vermont Fuel and Food Partnership allocated \$144,000 to the AHS Field Service Directors "flex-funds" at the same time AHS restructured the GA program for greater flexibility. Additionally, the AHS HousingNow initiative helped

create integrated housing systems and supports at the local level. There are many success stories that have emerged from this effort. Economic Services Division (ESD) received an additional \$300,000 for the GA/EA Program in SFY 08 with a request for a \$1.9M increase in FY'09. These funds were used to initiate new pilot programs in Rutland and Burlington Districts and address the temporary housing budgetary shortfall as a result of the recession. The two pilot districts started three new programs and a grant for \$30,000 was given to help Committee on Temporary Shelter (COTS) start the Housing Resource Center (HRC). The HRC helps people obtain or maintain housing. In partnership with the ESD, The Burlington Housing Authority was given a grant for \$70,000 to create 25 housing vouchers to help people in motels and shelters move more quickly into permanent housing. The community action agency BROC was given a grant for \$47,000 to rent transitional housing and provide housing coordination.

AHS Field Service Community Response — Below are a few examples provided by the AHS Field Service Directors that reflect the excellent efforts of state and community partners to assist Vermonters in need:

- Funds were provided directly through the restructured GA program to cover back lot-rent in a trailer park. The family involved had an income level that exceeded eligibility levels for affordable healthcare and they couldn't purchase health insurance with their own limited resources. Both parents became ill and needed prescriptions. They ended up spending about \$12,000 for medical bills and medicine. Mom was a caregiver and since her client died it has taken her a while to be re-assigned. Without her income, they became eligible for and are now receiving health care through VHAP. However, they have not been able to catch up on their lot rent. Though they own the trailer free and clear, they were about to be evicted from the trailer park with no place to go. Efforts were successful to secure their lot and therefore their home. They are back at work and negotiating a payment plan for their health care bills.
- Foreclosure Prevention: On 12/1/2008, a family's mortgage was \$2,856 in arrears with foreclosure starting in 30 days. A medical event resulted in the wife's job loss and her inability to continue as the family financial manager. Income was reduced to the husband's SSI. Due to his disability and reduced income, and being the caregiver and financial manager the husband became overwhelmed and nothing got paid. Intervention by Field Services resulted in a restructuring of the budget, delaying foreclosure pending receipt of \$1,500 the first week of January, initiating a mortgage moratorium assistance process, and agreement that the remaining balance of \$1,356 shift to the end of the mortgage life. The \$1,500 was paid as follows: December: Field Services \$500; client \$500; January: client \$500. The family was able to remain in their home and the wife is now re-employed.
- ➤ The Middlebury area clergy opened the Charter House in Middlebury that can provide housing for up to 3 families. In January the first two families moved in (two couples, one with a 6 month old baby). The Charter House is staffed 24/7 by volunteers from the various area churches. As of today, there are 40 trained volunteers who work various shifts. Middlebury College student volunteers are currently recruiting on campus to get more student participation.
- A single parent with one child was staying at the homeless shelter. The family was referred to the AHS Field Director who encouraged the parent to get connected with ReachUp. Job search services provided by the shelter helped the parent find a job and she started work the following week. The Field Director helped the parent locate car insurance and paid the driver's license re-instatement fee. ReachUp paid part of car insurance. Now with new job income the parent and child have moved into a new apartment.

- ➤ AHS Field Services, Economic Services, Community Action, and local Interfaith Fund helped two-parent family with four children pay back rent so they could avoid eviction. Parents were working but mom's hours were recently cut; dad was laid off eight weeks earlier. Dad has found part-time work doing security at a local ski area. They used the last of their savings for car payment and insurance. With agencies paying off a large portion of back rent, the landlord is willing to continue to rent to them and willing to work out a payment arrangement for them to pay off the remaining overdue rent.
- A young man under the supervision of Corrections for a sexual offense had a difficult time in finding suitable, affordable and safe housing. His ability to rent is compromised by his offense history, but a team from Economic Services, Field Services, Dept of Labor, and VocRehab worked together to provide financial assistance and assurances for his potential landlord, and he successfully moved into his new apartment on 12/2. If he couldn't find housing, his residence would have likely been jail.

**Program Initiatives** — These successes would not have happened without coordination through the AHS Field Service Directors, the commitment of state and community human service and housing partners, and the flexibility from the restructured GA program. At the same time, the HousingNow initiative connected landlords and community human service providers in a way that was supportive and proactive.

Shelter providers have provided data that shows their population has increased substantially throughout the year. Based on this information, the legislature authorized \$250,000 for shelters to create "over-flow" beds during the coldest time of the year. This funding is administered through AHS and was distributed through the emergency shelters within each district. According to an Emergency Shelter Grant (ESG) one-night shelter count on November 10, 2008 that the Office of Economic Services (OEO) performed, out of the 342 individuals counted, more than 207 of them stayed longer than a month in the shelter. This substantial length of stay prevents others from obtaining shelter when most needed.<sup>x</sup>

Linda Ryan, shelter provider, states, "Folks on Reach Up, SSI/SSDI, or regular Social Security cannot afford to move to an apartment without a subsidy, therefore, these folks are now living in the shelters.

"The single folks are having more difficulty getting jobs, therefore, they are not moving out in a timely manner. It has been difficult to move folks from shelter to housing, as most will not be able to sustain it," Ryan continued. "Shelters are not interested in setting folks up to fail, nor are we interested in harming relationships with area landlords. We desperately need transitional housing for these folks, so we can free up space at the shelters. We would prefer housing folks instead of adding more emergency shelters. We are concerned that we will need more shelters if we are not able to move folks from shelters to housing."

According to the <u>Department of Corrections</u> (DOC), at any given time, there are 125-150 offenders who remain incarcerated past their minimum release dates due primarily to lack of housing available and affordable in the community. In fiscal year 2008, DOC received \$1,134,000 from the General Fund for transitional housing which funded 80 beds and case management, as well as three Housing Search Specialists, which served a total of 363 unique offenders. The average daily cost of a transitional housing bed is \$44 compared to the average daily cost of a Vermont prison bed of \$137 and an out of state prison bed average daily cost of \$59. Creating transitional housing for re-integration into a community is a much more cost effective and appropriate means of transitioning offenders back to their communities. Instability in housing and employment can lead to re-offense and re-victimization.

AHS also signed a Memorandum of Understanding with VSHA, VHCB, The Department of Housing and Community Affairs (DHCA), and Vermont Housing Finance Agency (VHFA) to dedicate 10 percent of future low income housing tax credit units for permanent supportive housing. These efforts are well on their way; however have not come to complete fruition. The agencies continue to work together to target pilot areas to roll this effort out. The dedication of units that are newly built within the state for supportive housing is a significant step forward in addressing homelessness. xi

The Office of Education for Homeless Children and Youth at the Vermont Department of Education has continued to increase the capacity of supervisory unions and school districts to respond to the needs of homeless students by providing ongoing technical assistance and training to the statewide network of Homeless Education Liaisons. During school year 2007-2008, 833 homeless students were identified and enrolled in Vermont schools. Creative and effective training tools and communication networks have been established to work with school contacts, train school and community service providers, and gather data on the needs of the education community to maintain educational continuity for our neediest students. In addition, more than \$80,000 in McKinney Vento subgrants were awarded to the Haven Family Shelter, Mountainside Shelter, Spectrum Youth Services and the Howard Center to provide wrap around services to homeless students and their families.

In 2008, the United States <u>Veterans Administration</u> (VA) announced 55 Per Diem Awards through the Grant and Per Diem program for Homeless Assistance. The award went to 55 community based organizations in 24 states and will add over 1,000 transitional housing beds to the 9,400 beds that are already available for homeless veterans because of the VA grants. Vermont received on Per Diem Award in Bellows Falls at the Phoenix Houses of New England for 6 beds. Funding was awarded through a competitive grant application and applicants showing that they had the ability to provide services within 90 days of award.

In September 2008, the VA announced \$36.7 million to community groups to create 1,526 beds for homeless veterans. The grants provide help to veterans who have served and formed partnerships with community based organizations provide safe, transitional housing while these veterans return to productive lives. The grants announced on September 23<sup>rd</sup> were for capital development of programs, including new construction, purchasing a property, renovations, and vans. Vermont received a total of \$2,453,174 of funding. The following groups were awarded capital funding:

- > COTS, Burlington, \$1,240,000 for a new building and 20 beds
- ➤ Veterans' Place, Northfield, \$771,174 for renovation, 26 beds and one van
- ➤ Massachusetts Veterans, White River Junction, \$442,000 for a new building and 10 beds

Funding was awarded through a competitive grant application and applicants showing that they are able to provide at least 35% of the capital needed to make their program operational.

VSHA was selected in March 2008 to administer 20 Housing Choice Vouchers under the HUD-Veterans Affairs Supportive Housing (VASH) program in partnership with the White River Junction VA Medical Center.

The HUD-VASH program combines HUD Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Veterans Affairs at its medical centers and in the community. Ongoing VA case management, health and other supportive services are being made available to homeless veterans at up to 132 VAMC supportive services sites across the nation. The VAMC refers eligible HUD-VASH families to VSHA for administration of housing assistance.

VSHA and the White River Junction VA hope to expand this program in 2009.

#### STEPS TO ADDRESS HOMELESSNESS OVER THE NEXT YEAR:

While 2008 proved to be a very active year for addressing homelessness, we still have a great deal to do. Based on the work presented above, the VICH recommends focus on the following primary areas during 2009.

- 1. Continue supportive housing initiatives for homeless consumers and those at risk for homelessness and document results;
- 2. Measure success through the collection of consistent data at a program and statewide level; and
- 3. Develop a comprehensive ten-year plan to end homelessness based on recommendations of the VICH Standing Committees.

These focus areas are discussed in greater detail below:

## 1. Continue supportive housing initiatives for homeless consumers and those at risk for homelessness and document results

AHS is working closely with community providers, housing suppliers, and consumers to implement an initiative that will prevent the loss of housing, alleviate homelessness, and deliver services to consumers holistically. Services and case management are being delivered through a lead agency with more efficiency based on better coordination and maximization of resources. The GA and HousingNow efforts need further measurement and AHS is developing a "General Assistance Support Matrix" Assessment tool that prioritizes the needs of those requesting assistance from the GA program and HousingNow initiatives. AHS will be able to better document the number of people served, as well as those we could not serve.

# 2. Measure our success through the collection of consistent data at a program and state-wide level

Accurate information about those we serve and those we cannot is crucial to designing solutions and planning for the future. The Data Standing Committee suggests that there were somewhere between 3,459 (the Office of Economic Opportunity (OEO) annual count) and 3,750 (the Point-In-Time (PIT) extrapolation) sheltered homeless individuals in Vermont in 2008. The Committee further suggests that there were approximately 1,650 unsheltered homeless individuals in VT in 2008 (PIT extrapolation) for an approximate total range of 5,109 to 5,400 homeless individuals in Vermont in 2008. The Committee anticipates increasingly accurate counts in the coming year from the PIT extrapolation, the HMIS systems, and the Probabilistic Population Estimates (PPE) work.

Furthermore, work on reconciling trends is necessary. The OEO count, at any time during the year, is going down while the OEO point-in-time count is going up. This does makes sense; OEO's annual count is going down while the OEO PIT is going up because as more people stay in shelters for longer, they can serve fewer *new* clients because they're so full of *old* clients. Therefore the annual count is down but the PIT number is affected by the general number of families versus individuals there on a

given night. All at the same time that the number of calls to United Way's 2-1-1 has increased and GA expenditures are going up possibly due to both an increased flexibility and the increased need due to the economic climate. In addition, homeless children in Vermont schools almost doubled between 2004 and 2007 and the Reach Up caseload is increasing. The Committee will use all available approaches to assess and report out on trends as they emerge for different counts over time based on good historical data to the extent available as well as by using methods for forecasting future levels.

Homelessness can be reduced. The Committee will work to increase our knowledge in this area as our recommended work efforts, to the extent they are supported by VICH leadership and policy executives, unfold. Nonetheless, a worsening economy, the lack of availability and increasing lack of affordability in the rental housing market, increased calls to 2-1-1, increasing Reach Up caseload, and a marked rise in the number of homeless children in our schools, among other indications, all suggest that homelessness is increasing, which makes the work of the Committee essential to the future of policy development in Vermont because without accurate information, sound policy decisions can be difficult to make.

# 3. Develop a comprehensive ten year plan to end homelessness based on recommendations of the VICH Standing Committees

While a ten year plan is critical for measurement of success, the VICH, for this time of crisis, the Governor's Fuel and Food Partnership, homeless and housing providers, and AHS have focused mainly on addressing homelessness and prevention. The Ten Year Plan standing committee will focus on developing a comprehensive ten year plan over the next year.

### **CLOSING:**

Homelessness is a complex issue and there is no single solution. The goal is to continue implementing tangible action steps over the next year as we develop a comprehensive ten-year plan to address the multifaceted causes of homelessness and keep individuals and families in permanent housing. The VICH will continue to focus on improving the data collection system in order to have a more accurate number of homeless individuals as well as focus on developing and reforming supportive housing through many venues including GA reform and increasing the number of supportive permanent housing options within communities.

### **VERMONT INTERAGENCY COUNCIL ON HOMELESSNESS**

AHS Housing & Transportation, Director (Chair)

Department of Housing and Community Affairs, Commissioner

Department for Children and Families, Commissioner

Steve Dale

Department of Corrections, Commissioner Dave Peebles, designee
Department of Health, Commissioner Chris Finley, designee

Department of Disabilities, Aging and Independent Living, Commissioner Joan Senecal

Field Services of AHS Scott Johnson

Office of Vermont Health Access, Director

Department of Labor, Commissioner

Department of Education, Commissioner

Ann Rugg, designee

Tom Douse, designee

Wendy Ross, designee

Vermont Housing Finance Agency, Executive Director

Vermont State Housing Authority, Executive Director

Sarah Carpenter
Richard Williams

Vermont Housing and Conservation Board, Executive Director
US Department of Veterans Affairs
US Social Security Administration
Us Social Security Administration
Us Social Security Administration
Us Social Security Administration
Us Melinda Bussino

Chittenden County Continuum of Care Rita Markley

### **END NOTES:**

<sup>&</sup>lt;sup>i</sup> January 30, 2008 Point in time Report. Vermont Coalition to End Homelessness. www.helpingtohouse.org

ii *January 30, 2008 Point in Time Report.* Vermont Coalition to End Homelessness. <a href="http://www.nerhmis.org/vt/Point%20In%20Time%20Reports/2008/State%20Summaries/Statewide%20Families%20-%20Age.pdf">http://www.nerhmis.org/vt/Point%20In%20Time%20Reports/2008/State%20Summaries/Statewide%20Families%20-%20Age.pdf</a>

iii "Between a Rock and a Hard Place, *Housing and wages in Vermont*." Vermont Housing Council and the Vermont Housing Awareness Campaign. <a href="https://www.housingawareness.org/facts.htm">www.housingawareness.org/facts.htm</a>

iv See note 1.

<sup>&</sup>lt;sup>v</sup> Vermont Housing Budget and Investment Report, Jan. 2009. Department of Housing and Community Affairs.

vi Vermont Labor Market, December 2008. Vermont Department of Labor. www.labor.vermont.gov

vii VT Foreclosure Data by County; compares 2007 to 2008. VT Banking, Insurance, Securities, and Health Care Administration. http://www.bishca.state.vt.us/BankingDiv/Foreclosures/Foreclosures\_County\_thruDec08.pdf

viii Vermont 2-1-1 Monthly Statistics, Dec. 2008. Vermont 2-1-1/United Ways of Vermont. www.vermont211.org

<sup>&</sup>lt;sup>ix</sup> GA Working Rules, Nov. 7, 2008. Agency of Human Services, Department for Children and Families, Economic Services Division.

<sup>&</sup>lt;sup>x</sup> ESG One-night Shelter Count 2008. Agency of Human Services, Department for Children and Families, Office of Economic Opportunity.

xi Statewide Memorandum of Understanding for Targeting Low Income Housing Tax Credit Units for Permanent Supportive Housing. Agency of Human Services.